RESEARCH HIGHLIGHT

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2006 Census Housing Series: Issue 3— The Adequacy, Suitability, and Affordability of Canadian Housing, 1991-2006

INTRODUCTION

This *Research Highlight* reviews housing conditions in Canada from 1991 to 2006, with a particular emphasis on changes between 2001 and 2006. It draws on a measure of acceptable housing derived from census data that integrates standards for housing adequacy, suitability, and affordability (see definitions in box). Presenting national, provincial, and territorial detail, it documents the extent to which Canadian households live in acceptable housing and, of those that don't, the proportions in core housing need.

Living in substandard housing is not synonymous with being in core housing need. Some Canadians whose housing fails to meet one or more standards have sufficient incomes to rent acceptable alternative housing. Others do not. These latter households are in core housing need.

The universe of households tested for core housing need includes only private non-farm, non-band, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios (STIRs) less than 100%. Shelter costs for farm households are not separable from costs related to other farm structures. Shelter costs are not collected for households whose housing costs are paid through band housing arrangements (both on-and off-reserve). For the purpose of measuring affordability, CMHC regards STIRs of 100% or more and STIRs for households with incomes of zero or less as uninterpretable.

Of the 12.4 million private households[1] in Canada identified by the 2006 Census, 11.8 million were non-farm, non-band, non-reserve households with interpretable shelter cost-to-income ratios (STIRs). This *Highlight* examines the housing conditions of these 11.8 million households.[2]

ACCEPTABLE HOUSING AND CORE HOUSING NEED

The term acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable.

- **Adequate** housing does not require any major repairs, according to residents.
- **Suitable** housing has enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard (NOS) requirements. Enough bedrooms based on NOS requirements means one bedroom for each cohabiting adult couple; unattached household member 18 years of age and over; same-sex pair of children under age 18; and additional boy or girl in the family, unless there are two opposite sex children under 5 years of age, in which case they are expected to share a bedroom. A household of one individual can occupy a bachelor unit (i.e. a unit with no bedroom).
- **Affordable** housing costs less than 30 per cent of before-tax household income. For renters, shelter costs include rent and any payments for electricity, fuel, water and other municipal services. For owners, shelter costs include mortgage payments (principal and interest), property taxes, and any condominium fees, along with payments for electricity, fuel, water and other municipal services.

A household is in **core housing need** if its housing does not meet one or more of the adequacy, suitability or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay the median rent of alternative local market housing that meets all three standards.

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1 According to Statistics Canada's 2006 *Census Dictionary*, a private household comprises a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada.

2 Appendix Table 1 displays counts for Canada, provinces, and territories of the number of households tested for core housing need. These counts can be used in conjunction with percentages presented throughout this *Highlight* to give an idea of the number of households experiencing particular housing conditions. For more detail on housing conditions, including household counts underlying rates and percentages presented in this *Highlight*, go to *Housing in Canada Online* (HiCO), CMHC's interactive tool for building custom tables on housing conditions, available at www.cmhc.ca.

Canada

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FINDINGS

Incidence of Core Housing Need Continues to Drop

After rising between 1996 and 2001, the percentage of Canadian households living in acceptable housing edged down between 2001 and 2006 (see Table 1). Almost seven out of 10 households (69.5%) in 2006 lived in such housing, that is, in dwellings that met all three housing standards. The remaining households were divided between those with sufficient incomes to access acceptable housing (17.8%) and those whose incomes were not sufficient (12.7%) and were therefore in core housing need. In other words, roughly three out of five households that were not living in acceptable housing could have afforded such housing: they could have rented median-priced acceptable housing without spending 30% or more of their before-tax incomes on shelter. This percentage was somewhat higher in 2006 than in 2001 and in fact has been growing since 1996, aided by a decade of income growth. As a result, the incidence of core housing need has fallen steadily since 1996.

Historically, homeowners have been much more likely than renters to be able to access acceptable housing, and 2006 was no exception. The greater capacity of owners to pay for acceptable housing is understandable, given household incomes that on average in 2005 were more than double those of renters—$85,857 versus $41,943.[5]

Table 1 The adequacy, suitability, and affordability of Canadian households, 1991-2006

A. Housing standard	B. Census year	C. Households meeting the housing standard in column A			D. Households not meeting the housing standard in column A					
					Able to access acceptable housing			In core housing need—unable to access acceptable housing		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Acceptability	1991	69.7%	77.2%	56.9%	16.7%	16.8%	16.6%	13.6%	6.0%	26.6%
	1996	67.8%	76.9%	51.0%	16.6%	16.2%	17.3%	15.6%	6.9%	31.7%
	2001	69.9%	78.0%	53.7%	16.3%	15.5%	18.0%	13.7%	6.6%	28.3%
	2006	69.5%	77.3%	51.8%	17.8%	16.4%	21.0%	12.7%	6.3%	27.2%
Affordability	1991	80.0%	86.2%	69.2%	8.2%	9.1%	6.6%	11.8%	4.7%	24.1%
	1996	77.8%	85.8%	63.1%	8.2%	8.5%	7.8%	13.9%	5.7%	29.1%
	2001	79.8%	86.6%	66.2%	7.9%	7.8%	8.1%	12.3%	5.6%	25.7%
	2006	78.6%	84.8%	64.6%	10.0%	9.6%	10.9%	11.4%	5.5%	24.6%
Suitability	1991	93.6%	95.8%	89.8%	4.5%	3.6%	6.0%	2.0%	0.6%	4.2%
	1996	93.1%	95.9%	88.0%	4.3%	3.3%	6.0%	2.6%	0.7%	6.0%
	2001	93.9%	96.3%	89.2%	4.0%	3.1%	5.9%	2.0%	0.6%	5.0%
	2006	94.0%	96.3%	88.8%	4.1%	3.1%	6.3%	1.9%	0.6%	4.9%
Adequacy	1991	92.2%	92.8%	91.2%	5.5%	5.6%	5.5%	2.3%	1.6%	3.3%
	1996	92.1%	92.6%	91.0%	5.6%	5.8%	5.2%	2.4%	1.6%	3.8%
	2001	92.2%	92.9%	90.8%	5.7%	5.8%	5.6%	2.1%	1.4%	3.5%
	2006	92.9%	93.9%	90.5%	5.2%	5.0%	5.8%	1.9%	1.1%	3.7%

Figures may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

[5] The Census collects income data for the previous calendar year. Accordingly, income estimates from the 2006 Census refer to 2005. Income figures presented in this *Highlight* are for the universe of households assessed for core housing need, that is, for non-farm, non-band, non-reserve households with interpretable shelter-cost-to-income ratios.

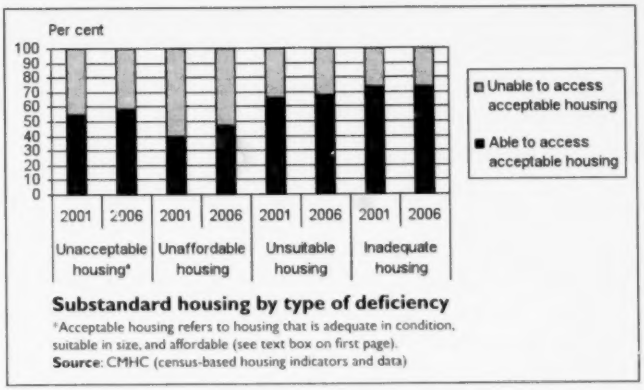
In 2006, 77.3% of owner households in Canada lived in acceptable housing, compared to just over half (51.8%) of renters. Of the owners who were living in homes that did not meet one or more of the criteria for acceptable housing, slightly over seven out of 10 had sufficient incomes to enable them to rent such housing. Less than half the renters who were not living in acceptable housing were able to access such housing. Higher incomes were a big reason why the incidence of core housing need among homeowners in 2006 (6.3%) was less than a quarter of the incidence among renters (27.2%).

Housing Is Less Likely to be Affordable Than Suitable or Adequate

Canadians have consistently experienced more difficulty finding affordable housing than suitable or adequate housing. Housing that does not meet the affordability standard is typically three or more times more common than housing that is crowded or in need of major repair. In the decade from 1996 to 2006, a period of economic recovery and expansion, the percentages of Canadian housing meeting the suitability standard and the adequacy standard both rose, surpassing 1991 levels (see Table 1). The percentage of housing meeting the affordability standard, however, after improving in the late 1990s, deteriorated slightly from 2001 to 2006.

Despite the drop, the great majority of households in Canada could afford the homes they occupied in 2006. Four out of five households (78.6%) lived in housing that cost them less than 30% of their before-tax incomes. An additional 10.0% were spending 30% or more of their incomes on shelter but had enough income to allow them to obtain acceptable alternative housing. To pay the median rent of such housing would have cost these households less than 30% of their before-tax incomes. The remaining 11.4% of households were unable to access acceptable housing and were therefore in core housing need.

In other words, almost half of households living in housing that did not meet the affordability criterion had sufficient incomes to obtain acceptable housing, a considerable improvement over 2001 when the comparable figure stood at less than 40%. As noted previously, steady income growth contributed to the improved capacity of households to access acceptable housing in 2006. Even with this improvement, however, households spending more than the affordability benchmark on shelter remained less likely to be able to access acceptable housing than households occupying unsuitable or inadequate housing (see Figure 1 and discussion below).



Substandard housing by type of deficiency

*Acceptable housing refers to housing that is adequate in condition, suitable in size, and affordable (see text box on first page).

Source: CMHC (census-based housing indicators and data)

Figure 1 Access to acceptable housing, households in substandard housing, Canada, 2001 and 2006

Renters have much more difficulty finding affordable housing than owners, a consequence of the income differences described previously. In 2006, slightly under two-thirds (64.6%) of renter households lived in affordable housing, compared to 84.8% of homeowners. These percentages were somewhat lower than in 2001. Almost two-thirds of homeowners whose housing did not meet the affordability standard were able to access acceptable housing, compared to just three out of ten renters.

The suitability of housing has been and remains somewhat less of a concern for Canadians than affordability or adequacy. In 2006, 94.0% of Canadian households lived in suitable dwellings. An additional 4.1% had sufficient incomes to access acceptable housing. Just 1.9% of households did not meet the suitability criterion and were unable to access acceptable alternative housing. In other words, of those who were living in crowded conditions, just over two-thirds were able to access acceptable housing. High proportions of both owners (96.3%) and renters (88.8%) lived in suitable housing, and the majority of those who did not could have rented acceptable housing without spending 30% or more of their incomes on shelter.

Dwellings that are in poor physical condition are almost as rare as those that are not suitable. In 2006, 92.9% of households lived in housing that met the adequacy standard. Another 5.2% had sufficient income to access acceptable housing, leaving only 1.9% unable to access such housing. Thus, almost three-quarters of households without adequate housing had the income needed to access acceptable housing. Over 90% of both owner households and renter households lived in adequate housing, and most of those that did not had sufficient income to access acceptable accommodation.

Affordability Is the Main Contributor to Housing Need

Housing can fail to meet one, two, or all three of the criteria for acceptable housing. In 2006, 26.7% of households were living in housing that was below only one of the three standards, while 3.8% were in housing that did not meet more than one standard (see Table 2).

In both these groups, affordability was the dominant reason why housing failed to qualify as acceptable. In 2006, 18.1% of households resided in housing that was adequate and suitable, but not affordable. Unaffordable housing accounted for two-thirds of the cases of housing that met all but one standard. Affordability was also implicated in the great majority of cases where housing fell below multiple standards. Just 0.5% of households were in housing that was affordable yet neither suitable nor adequate.

In cases where affordability was the reason, or one of the reasons, that housing was not acceptable, half or more of the affected households were unable to access acceptable housing and were therefore in core housing need. By comparison, the overwhelming majority of those in housing that was not acceptable for reasons other than affordability were not in core housing need. For example, in 2006, just one out of eight households living in housing that met all standards except that for adequacy were in core housing need. All told, 90% of households in core housing need in 2006 lived in housing that did not meet the affordability standard.

Table 2 Housing below single and multiple standards, Canada, 2006

	A. % of all households in this condition	B. % of households in this condition (Column A) and in core housing heed
Above housing standards	69.5%	—
Total below housing standards	30.5%	12.7%
Below one housing standard	26.7%	10.3%
Affordability	18.1%	9.1%
Suitability	4.0%	0.6%
Adequacy	4.7%	0.6%
Below multiple housing standards	3.8%	2.4%
Affordability and suitability	1.4%	1.0%
Affordability and adequacy	1.8%	1.1%
Suitability and adequacy	0.5%	0.1%
Affordability, suitability, and adequacy	0.2%	0.2%

Figures may not add due to rounding.

Source: CMHC (census-based housing indicators and data)

Housing Conditions Vary Across Canada

In 2006, housing conditions in individual provinces and territories for the most part showed similar tendencies to those already noted for Canada as a whole (see Appendix Tables 2—5)[4]. By and large, the relative proportions living in housing that met the individual and collective criteria for acceptable housing followed the national pattern, as did the proportions able and unable to access acceptable housing. In most parts of Canada, suitability was the most likely and affordability the least likely of the housing standards to be met.

- With the exception of the Northwest Territories and Nunavut, anywhere from two-thirds to three-quarters of all households lived in acceptable housing in 2006 (see Appendix Table 2). Within this range, the proportion was highest in Newfoundland and Labrador (75.1%) and lowest in British Columbia (66.0%) and Ontario (67.1%). Acceptable housing was less common in the Northwest Territories and Nunavut—particularly in the latter, where just over half (52.0%) of households lived in such housing.
- In most locations, the percentage of households living in acceptable housing was either higher in 2006 than in 2001 or effectively unchanged. The exceptions were Prince Edward Island, Ontario, Saskatchewan, and Nunavut, where relatively fewer households occupied acceptable housing in 2006 than in 2001.
- Among households not living in acceptable housing, the percentage able to access such housing ranged from under a quarter in Nunavut to over 60 per cent in Alberta and Quebec. Newfoundland and Labrador was the only province in which those able to afford acceptable housing comprised less than half of all households residing in dwellings that were not acceptable.
- In every province and territory, owners were more likely than renters to be in dwellings that met all three of the adequacy, suitability, and affordability criteria. In the Northwest Territories

[4] As noted previously, Appendix Table 1 provides counts of the number of households by tenure tested for core housing need in each province and territory.

and Nunavut, however, differences between owners and renters in this regard were much narrower than elsewhere. Among households that did not live in acceptable housing, owners in every province and territory were more likely than renters to have sufficient income to afford such housing.

- In most provinces, 95% or more of housing met the suitability standard (see Appendix Table 3). The exceptions were Ontario (92.6%), British Columbia (92.9%), and Manitoba (94.1%). Suitable housing was less common in the territories, especially Nunavut (68.7%), where suitability was the standard least frequently met, leaving almost a third of households in crowded conditions.

- From 2001 to 2006, housing adequacy either improved or was stable in all provinces (see Appendix Table 4). In the territories, by contrast, adequacy deteriorated moderately. Adequate housing was slightly more common in the four largest provinces than elsewhere. The highest proportion of adequate dwellings was in Alberta (93.8%) followed by Ontario (93.7%). The highest rates of disrepair were in the territories, especially Nunavut, where one in five households lived in homes that were not adequate, and the Northwest Territories, where adequacy was the standard least frequently met. Among the provinces, New Brunswick had the lowest percentage of adequate housing (90.6%), followed by Nova Scotia (90.8%).

- In most parts of Canada, meeting the affordability criterion was more difficult than finding suitable or adequate housing. Across provinces, the proportion of households in affordable housing ranged from 84.0% in Manitoba to 75.4% in British Columbia (see Appendix Table 5). At 76.1%, Ontario was the only other province in which less than 80% of housing met the affordability standard. In contrast to the rest of Canada, affordable housing was more common in the Northwest Territories (88.0%) and Nunavut (92.3%) than suitable or adequate housing.

- Among households residing in housing that was not affordable, the percentage able to access acceptable housing ranged from just over half in Alberta to about five per cent in Nunavut. Suitability and adequacy were a different story. By and large, a strong majority of households living in housing that did not meet the suitability or adequacy standards had sufficient incomes to access acceptable housing. In Newfoundland and Labrador, however, barely half of those living in inadequate dwellings had the means to access acceptable housing. In the territories, households with suitability or adequacy issues were less likely than those living elsewhere to be able to access acceptable housing—particularly in Nunavut, where only about a quarter of those living in unsuitable housing or in inadequate housing had sufficient income to access acceptable housing.

- Regional differences with respect to the percentages of households living in acceptable housing and the percentages of the remainder able to access acceptable housing translated into different rates of core housing need. By province, the incidence of core need in 2006 ranged from 10.1% in Alberta to 14.6% in British Columbia. Percentages were higher in the territories, especially Nunavut (37.2%). These percentages masked considerable differences by tenure. In every province and territory, renters were much more likely than homeowners to experience core housing need.

SUMMARY

In 2006, seven out of 10 Canadian households, about the same percentage as in 2001, lived in acceptable housing, that is, in housing that met adequacy (repair), suitability (crowding), and affordability standards. Homeowners were much more likely than renters to reside in acceptable housing.

Close to 60% of all households that were not in acceptable housing had enough income to access such housing. Of those not living in acceptable housing, homeowners were much more likely than renters to be able to access acceptable housing.

Among households not living in acceptable housing, the capacity to afford such housing improved in the decade from 1996 to 2006, a period of steady income growth. The reduced incidence of core housing need in 2006 as compared with 2001 reflected this enhanced capacity.

Affordability has consistently been a more common concern for Canadian households than suitability or adequacy. All the same, nearly four out of five households in 2006 lived in housing that cost them less than 30% of their before-tax incomes, a slightly lower percentage than in 2001. By contrast, the percentages of households in suitable dwellings and in adequate dwellings were well over 90% in 2006, slightly above 2001 levels.

Two-thirds of households below the suitability standard and almost three-quarters of those below the adequacy standard in 2006 had sufficient incomes to access acceptable housing. Accessing acceptable housing was more difficult for those with affordability issues: slightly under half of households living in housing that did not meet the affordability standard were able to access acceptable housing.

Housing conditions in individual provinces and territories for the most part followed the national pattern. Residents of the territories, especially Nunavut, generally had more difficulty accessing acceptable housing than other Canadians.

Appendix Table 1 Households Tested for Core Housing Need, Canada, Provinces, and Territories, 1991-2006

		Number of households tested for core housing need (thousands)		
		Total	**Owner**	**Renter**
Canada	1991	9,371.7	5,925.5	3,446.3
	1996	10,027.8	6,494.0	3,533.8
	2001	10,805.6	7,229.7	3,576.0
	2006	11,766.1	8,158.1	3,608.0
Newfoundland and Labrador	1991	169.8	134.8	35.0
	1996	177.8	139.5	38.3
	2001	181.7	143.9	37.8
	2006	191.8	152.3	39.4
Prince Edward Island	1991	41.7	30.7	11.0
	1996	45.1	32.7	12.5
	2001	48.1	35.4	12.7
	2006	50.9	37.8	13.1
Nova Scotia	1991	309.6	221.9	87.7
	1996	323.1	233.1	90.0
	2001	339.7	245.8	93.9
	2006	360.8	263.7	97.1
New Brunswick	1991	243.3	181.9	61.3
	1996	255.7	191.9	63.8
	2001	268.8	203.2	65.6
	2006	284.2	217.2	67.0
Quebec	1991	2,479.9	1,399.1	1,080.8
	1996	2,621.6	1,519.3	1,102.3
	2001	2,812.8	1,658.1	1,154.7
	2006	3,061.4	1,863.0	1,198.4
Ontario	1991	3,433.9	2,212.1	1,221.8
	1996	3,680.3	2,410.6	1,269.7
	2001	3,981.5	2,748.9	1,232.7
	2006	4,319.1	3,109.7	1,209.4
Manitoba	1991	364.1	242.2	121.9
	1996	374.6	255.4	119.3
	2001	389.8	271.2	118.7
	2006	414.3	294.1	120.2
Saskatchewan	1991	304.4	209.3	95.0
	1996	314.4	217.0	97.5
	2001	323.1	230.8	92.2
	2006	346.7	254.3	92.4

Appendix Table 1 Households Tested for Core Housing Need, Canada, Provinces, and Territories, 1991-2006 **(continued)**

		Number of households tested for core housing need (thousands)		
		Total	**Owner**	**Renter**
Alberta	1991	828.7	527.0	301.8
	1996	891.2	607.3	283.9
	2001	1,014.2	719.3	294.9
	2006	1,184.0	874.3	309.7
British Columbia	1991	1,171.4	756.0	415.3
	1996	1,315.4	873.7	441.7
	2001	1,416.7	958.1	458.7
	2006	1,520.1	1,074.8	445.3
Yukon	1991	9.3	5.5	3.8
	1996	10.2	6.5	3.8
	2001	10.2	6.9	3.3
	2006	11.5	7.8	3.7
Northwest Territories and Nunavut combined*	1991	15.7	5.0	10.7
	1996	18.3	7.1	11.2
	2001	19.1	8.2	10.9
	2006	21.4	9.1	12.3
Northwest Territories	1991	15.7	5.0	10.7
	1996	18.3	7.1	11.2
	2001	12.0	6.5	5.5
	2006	13.7	7.3	6.4
Nunavut	1991	N.A.	N.A.	N.A.
	1996	N.A.	N.A.	N.A.
	2001	7.1	1.7	5.4
	2006	7.7	1.7	6.0

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided.

Source: CMHC (census-based housing indicators and data)

Appendix Table 2 Acceptable housing and core housing need, Canada, provinces, and territories, 1991-2006

		Households in acceptable housing			Households not in acceptable housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Canada	1991	69.7%	77.2%	56.9%	16.7%	16.8%	16.6%	13.6%	6.0%	26.6%
	1996	67.8%	76.9%	51.0%	16.6%	16.2%	17.3%	15.6%	6.9%	31.7%
	2001	69.9%	78.0%	53.7%	16.3%	15.5%	18.0%	13.7%	6.6%	28.3%
	2006	69.5%	77.3%	51.8%	17.8%	16.4%	21.0%	12.7%	6.3%	27.2%
Newfoundland and	1991	72.8%	76.9%	57.0%	12.7%	12.8%	12.4%	14.5%	10.3%	30.6%
Labrador	1996	73.6%	79.2%	53.4%	11.6%	11.5%	11.9%	14.8%	9.3%	34.8%
	2001	73.8%	79.2%	53.0%	11.6%	11.4%	12.2%	14.6%	9.4%	34.8%
	2006	75.1%	81.0%	52.2%	10.7%	10.0%	13.2%	14.2%	9.0%	34.5%
Prince Edward	1991	73.2%	78.9%	57.6%	13.4%	13.4%	13.2%	13.4%	7.7%	29.3%
Island	1996	71.3%	78.5%	52.2%	15.3%	14.3%	18.0%	13.4%	7.2%	29.8%
	2001	72.9%	79.7%	54.0%	14.2%	13.6%	15.9%	12.9%	6.7%	30.1%
	2006	71.7%	78.6%	52.0%	15.6%	14.2%	19.5%	12.6%	7.2%	28.4%
Nova Scotia	1991	70.5%	76.0%	56.5%	15.9%	16.3%	15.0%	13.6%	7.7%	28.5%
	1996	69.4%	77.2%	49.3%	15.7%	15.1%	17.2%	14.9%	7.7%	33.6%
	2001	70.6%	78.1%	51.0%	14.2%	13.9%	15.2%	15.2%	8.1%	33.9%
	2006	71.2%	79.2%	49.6%	16.7%	15.0%	21.3%	12.1%	5.9%	29.1%
New Brunswick	1991	71.3%	76.9%	54.6%	12.5%	12.6%	12.5%	16.2%	10.5%	33.0%
	1996	71.0%	76.9%	53.3%	15.4%	15.9%	13.8%	13.6%	7.2%	32.9%
	2001	72.8%	78.3%	55.9%	16.0%	15.6%	17.5%	11.2%	6.2%	26.5%
	2006	74.0%	79.9%	54.8%	15.7%	14.5%	19.7%	10.3%	5.7%	25.4%
Quebec	1991	69 0%	77.0%	58.7%	16.5%	17.8%	14.7%	14.5%	5.2%	26.6%
	1996	67.9%	77.3%	54.9%	15.8%	16.8%	14.6%	16.3%	5.9%	30.6%
	2001	71.7%	80.1%	59.6%	15.8%	15.4%	16.4%	12.5%	4.5%	24.0%
	2006	71.6%	80.8%	57.4%	17.8%	15.8%	20.8%	10.6%	3.4%	21.8%
Ontario	1991	68.7%	75.7%	56.2%	19.4%	19.1%	19.8%	11.9%	5.2%	23.9%
	1996	65.8%	75.6%	47.3%	18.0%	17.2%	19.5%	16.1%	7.2%	33.2%
	2001	68.4%	77.3%	48.6%	16.5%	15.4%	19.0%	15.1%	7.3%	32.3%
	2006	67.1%	75.1%	46.4%	18.4%	17.5%	20.6%	14.5%	7.4%	33.0%
Manitoba	1991	70.9%	78.4%	56.1%	15.2%	15.6%	14.4%	13.9%	6.0%	29.5%
	1996	70.9%	79.5%	52.6%	14.4%	14.1%	14.9%	14.7%	6.4%	32.5%
	2001	72.0%	79.5%	54.9%	16.4%	14.8%	20.0%	11.6%	5.7%	25.1%
	2006	72.9%	80.6%	54.2%	15.8%	13.3%	21.9%	11.3%	6.2%	24.0%
Saskatchewan	1991	75.3%	81.4%	61.8%	9.8%	9.9%	9.5%	14.9%	8.7%	28.6%
	1996	75.8%	83.4%	58.8%	11.6%	10.6%	13.9%	12.6%	6.0%	27.4%
	2001	74.3%	81.3%	56.8%	14.2%	12.5%	18.3%	11.5%	6.2%	24.9%
	2006	73.0%	80.3%	52.9%	15.2%	12.4%	23.0%	11.8%	7.3%	24.1%

Appendix Table 2 Acceptable housing and core housing need, Canada, provinces, and territories, 1991-2006 **(continued)**

		Households in acceptable housing			Households not in acceptable housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Alberta	1991	72.2%	79.5%	59.3%	15.1%	14.6%	15.9%	12.8%	5.8%	24.8%
	1996	72.2%	79.9%	55.8%	16.5%	14.9%	19.9%	11.3%	5.2%	24.3%
	2001	72.8%	79.4%	56.9%	16.7%	15.3%	20.1%	10.5%	5.3%	23.1%
	2006	72.7%	79.1%	54.5%	17.3%	15.4%	22.7%	10.1%	5.5%	22.8%
British Columbia	1991	69.5%	79.2%	51.9%	14.9%	14.4%	15.9%	15.6%	6.4%	32.2%
	1996	65.6%	75.4%	46.3%	17.0%	16.2%	18.5%	17.4%	8.4%	35.2%
	2001	66.0%	73.9%	49.5%	18.2%	17.8%	19.1%	15.8%	8.3%	31.4%
	2006	66.0%	73.4%	48.2%	19.4%	18.4%	21.9%	14.6%	8.2%	29.9%
Yukon	1991	64.7%	68.5%	58.9%	19.0%	18.6%	19.8%	16.3%	12.8%	21.3%
	1996	65.3%	69.5%	58.2%	15.4%	15.8%	14.8%	19.2%	14.7%	27.0%
	2001	67.6%	72.0%	58.0%	16.6%	18.0%	13.6%	15.8%	10.0%	28.2%
	2006	69.6%	75.1%	57.9%	14.0%	15.1%	12.0%	16.3%	9.8%	30.0%
Northwest	1991	55.7%	58.9%	54.3%	15.3%	20.4%	13.0%	28.9%	20.7%	32.8%
Territories and	1996	58.0%	63.7%	54.5%	16.5%	21.2%	13.6%	25.4%	15.2%	32.0%
Nunavut combined*	2001	60.4%	63.6%	57.9%	14.3%	20.1%	9.9%	25.3%	16.3%	32.1%
	2006	60.1%	65.4%	56.2%	15.3%	20.3%	11.7%	24.6%	14.4%	32.1%
Northwest	1991	55.7%	58.9%	54.3%	15.3%	20.4%	13.0%	28.9%	20.7%	32.8%
Territories	1996	58.0%	63.7%	54.5%	16.5%	21.2%	13.6%	25.4%	15.2%	32.0%
	2001	63.7%	65.4%	61.9%	18.8%	22.1%	15.1%	17.4%	12.6%	23.1%
	2006	64.6%	67.8%	60.9%	17.9%	20.0%	15.6%	17.5%	12.1%	23.6%
Nunavut	1991	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	1996	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	2001	54.6%	57.0%	53.8%	6.6%	12.5%	4.7%	38.8%	30.1%	41.4%
	2006	52.0%	55.0%	51.1%	10.7%	21.5%	7.6%	37.2%	23.8%	41.2%

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided.

Source: CMHC (census-based housing indicators and data)

Appendix Table 3 Households with and without suitable housing, Canada, provinces, and territories, 1991-2006

		Households in suitable housing			Households not in suitable housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Canada	1991	93.6%	95.8%	89.8%	4.5%	3.6%	6.0%	2.0%	0.6%	4.2%
	1996	93.1%	95.9%	88.0%	4.3%	3.3%	6.0%	2.6%	0.7%	6.0%
	2001	93.9%	96.3%	89.2%	4.0%	3.1%	5.9%	2.0%	0.6%	5.0%
	2006	94.0%	96.3%	88.8%	4.1%	3.1%	6.3%	1.9%	0.6%	4.9%
Newfoundland and	1991	90.9%	91.6%	88.1%	6.0%	6.0%	6.0%	3.1%	2.3%	5.9%
Labrador	1996	93.8%	94.7%	90.6%	4.1%	4.0%	4.6%	2.0%	1.3%	4.8%
	2001	96.1%	96.8%	93.2%	2.7%	2.5%	3.4%	1.2%	0.7%	3.4%
	2006	96.7%	97.4%	94.0%	2.4%	2.1%	3.5%	1.0%	0.6%	2.6%
Prince Edward	1991	94.2%	94.7%	92.8%	4.5%	4.4%	4.8%	1.3%	0.9%	2.4%
Island	1996	94.5%	95.7%	91.2%	3.9%	3.6%	4.5%	1.6%	0.6%	4.3%
	2001	96.3%	97.2%	93.9%	2.9%	2.6%	3.7%	0.8%	0.3%	2.4%
	2006	96.2%	97.0%	93.9%	3.0%	2.7%	3.8%	0.8%	0.3%	2.3%
Nova Scotia	1991	94.3%	95.4%	91.4%	4.2%	3.9%	5.1%	1.5%	0.7%	3.5%
	1996	94.8%	96.3%	91.1%	3.5%	3.0%	4.8%	1.6%	0.7%	4.1%
	2001	96.0%	97.2%	92.8%	2.8%	2.4%	3.7%	1.3%	0.4%	3.5%
	2006	96.3%	97.5%	93.3%	2.8%	2.2%	4.3%	0.9%	0.3%	2.5%
New Brunswick	1991	94.3%	95.4%	91.1%	3.6%	3.2%	4.5%	2.1%	1.4%	4.4%
	1996	95.1%	96.2%	91.6%	3.5%	3.2%	4.4%	1.4%	0.6%	3.9%
	2001	96.4%	97.1%	94.4%	2.8%	2.5%	3.6%	0.8%	0.4%	2.1%
	2006	96.7%	97.6%	93.9%	2.6%	2.2%	3.9%	0.7%	0.3%	2.2%
Quebec	1991	94.2%	96.2%	91.6%	4.2%	3.4%	5.2%	1.6%	0.4%	3.2%
	1996	94.7%	96.7%	91.8%	3.6%	2.8%	4.6%	1.7%	0.4%	3.6%
	2001	95.3%	97.3%	92.4%	3.5%	2.5%	4.9%	1.2%	0.2%	2.7%
	2006	95.3%	97.5%	91.9%	3.5%	2.4%	5.4%	1.2%	0.2%	2.7%
Ontario	1991	92.7%	95.4%	87.9%	5.2%	4.1%	7.3%	2.1%	0.6%	4.8%
	1996	91.7%	95.4%	84.7%	5.0%	3.8%	7.1%	3.4%	0.8%	8.2%
	2001	92.4%	95.5%	85.4%	4.8%	3.7%	7.1%	2.9%	0.8%	7.5%
	2006	92.6%	95.4%	85.3%	4.7%	3.8%	7.0%	2.7%	0.8%	7.7%
Manitoba	1991	93.8%	95.8%	90.0%	4.2%	3.6%	5.3%	2.0%	0.6%	4.7%
	1996	93.8%	96.1%	88.8%	4.0%	3.3%	5.6%	2.2%	0.6%	5.6%
	2001	94.5%	96.2%	90.5%	3.8%	3.3%	5.2%	1.7%	0.5%	4.3%
	2006	94.1%	96.3%	88.8%	3.9%	3.0%	6.1%	2.0%	0.6%	5.2%
Saskatchewan	1991	95.7%	97.1%	92.7%	2.4%	2.1%	3.2%	1.9%	0.8%	4.2%
	1996	95.6%	97.4%	91.4%	2.8%	2.1%	4.4%	1.6%	0.5%	4.2%
	2001	96.1%	97.7%	91.9%	2.5%	1.9%	4.1%	1.4%	0.4%	4.0%
	2006	96.1%	97.6%	91.8%	2.7%	1.8%	5.0%	1.3%	0.5%	3.2%

Appendix Table 3 Households with and without suitable housing, Canada, provinces, and territories, 1991-2006 **(continued)**

		Households in suitable housing			Households not in suitable housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Alberta	1991	94.5%	96.6%	90.7%	3.8%	2.8%	5.5%	1.7%	0.5%	3.7%
	1996	94.4%	96.6%	89.5%	4.0%	2.9%	6.5%	1.6%	0.5%	4.0%
	2001	95.0%	96.8%	90.4%	3.9%	2.8%	6.4%	1.2%	0.4%	3.1%
	2006	95.1%	96.8%	90.2%	3.8%	2.8%	6.7%	1.1%	0.4%	3.1%
British Columbia	1991	93.7%	96.3%	89.0%	4.0%	3.0%	5.7%	2.3%	0.7%	5.2%
	1996	92.0%	95.4%	85.2%	4.6%	3.3%	7.0%	3.5%	1.3%	7.7%
	2001	93.1%	95.8%	87.5%	4.3%	3.2%	6.5%	2.6%	0.9%	6.0%
	2006	92.9%	95.7%	86.2%	4.6%	3.3%	7.9%	2.4%	1.0%	5.9%
Yukon	1991	88.5%	90.1%	86.1%	7.0%	5.8%	8.9%	4.6%	4.2%	5.2%
	1996	90.5%	92.0%	87.9%	5.6%	5.3%	6.1%	4.0%	2.7%	6.0%
	2001	92.9%	94.3%	90.0%	4.1%	3.9%	4.6%	3.0%	1.9%	5.4%
	2006	93.7%	95.6%	89.7%	3.8%	3.3%	5.0%	2.4%	1.1%	5.4%
Northwest	1991	75.9%	81.0%	73.4%	6.3%	7.6%	5.6%	17.8%	11.3%	20.8%
Territories and	1996	76.1%	81.7%	72.5%	8.7%	10.5%	7.5%	15.2%	7.7%	20.0%
Nunavut combined*	2001	81.8%	85.8%	78.7%	6.3%	8.2%	4.8%	11.9%	6.0%	16.4%
	2006	80.8%	85.9%	77.1%	6.9%	8.8%	5.6%	12.2%	5.2%	17.4%
Northwest	1991	75.9%	81.0%	73.4%	6.3%	7.6%	5.6%	17.8%	11.3%	20.8%
Territories	1996	76.1%	81.7%	72.5%	8.7%	10.5%	7.5%	15.2%	7.7%	20.0%
	2001	86.7%	88.2%	85.1%	7.4%	8.2%	6.5%	5.8%	3.7%	8.4%
	2006	87.7%	89.0%	86.1%	6.9%	7.6%	6.1%	5.5%	3.4%	7.9%
Nunavut	1991	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	1996	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	2001	73.3%	76.9%	72.2%	4.4%	8.2%	3.1%	22.3%	14.6%	24.7%
	2006	68.7%	73.1%	67.4%	7.0%	14.0%	5.0%	24.3%	12.6%	27.6%

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided.

Source: CMHC (census-based housing indicators and data)

Appendix Table 4 Households with and without adequate housing, Canada, provinces, and territories, 1991-2006

		Households in adequate housing			Households not in adequate housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Canada	1991	92.2%	92.8%	91.2%	5.5%	5.6%	5.5%	2.3%	1.6%	3.3%
	1996	92.1%	92.6%	91.0%	5.6%	5.8%	5.2%	2.4%	1.6%	3.8%
	2001	92.2%	92.9%	90.8%	5.7%	5.8%	5.6%	2.1%	1.4%	3.5%
	2006	92.9%	93.9%	90.5%	5.2%	5.0%	5.8%	1.9%	1.1%	3.7%
Newfoundland and	1991	91.0%	90.8%	91.4%	4.7%	4.8%	4.3%	4.4%	4.4%	4.2%
Labrador	1996	91.7%	91.6%	91.8%	4.7%	5.0%	3.7%	3.7%	3.4%	4.5%
	2001	90.7%	90.5%	91.3%	5.4%	5.7%	4.2%	3.9%	3.7%	4.5%
	2006	92.3%	92.5%	91.3%	3.9%	4.0%	3.7%	3.8%	3.5%	4.9%
Prince Edward	1991	91.7%	91.1%	93.2%	5.6%	6.1%	4.0%	2.8%	2.8%	2.9%
Island	1996	90.9%	90.7%	91.3%	6.2%	6.8%	4.5%	3.0%	2.5%	4.2%
	2001	90.7%	90.5%	91.1%	6.8%	7.2%	5.7%	2.5%	2.2%	3.2%
	2006	91.7%	91.6%	91.9%	5.9%	6.3%	5.0%	2.4%	2.2%	3.1%
Nova Scotia	1991	89.5%	89.0%	90.8%	7.4%	8.1%	5.5%	3.1%	2.9%	3.6%
	1996	89.4%	88.9%	90.9%	7.4%	8.3%	5.0%	3.2%	2.8%	4.1%
	2001	89.6%	89.4%	89.9%	7.0%	7.7%	5.2%	3.4%	2.8%	4.9%
	2006	90.8%	91.3%	89.5%	6.7%	6.9%	6.1%	2.5%	1.9%	4.4%
New Brunswick	1991	88.7%	88.2%	90.2%	6.3%	6.9%	4.6%	5.0%	4.9%	5.2%
	1996	88.1%	87.6%	89.7%	8.5%	9.4%	5.7%	3.4%	2.9%	4.7%
	2001	89.1%	89.0%	89.3%	8.4%	8.9%	6.6%	2.6%	2.0%	4.2%
	2006	90.6%	90.8%	89.9%	7.0%	7.2%	6.2%	2.4%	1.9%	3.9%
Quebec	1991	92.2%	91.9%	92.5%	5.9%	6.8%	4.7%	1.9%	1.3%	2.8%
	1996	92.0%	91.6%	92.6%	5.9%	7.0%	4.4%	2.0%	1.3%	3.0%
	2001	92.4%	92.3%	92.4%	6.1%	6.7%	5.2%	1.5%	1.0%	2.4%
	2006	92.4%	93.2%	91.2%	6.1%	6.1%	6.1%	1.5%	0.7%	2.7%
Ontario	1991	92.6%	94.0%	89.9%	5.6%	4.9%	6.7%	1.9%	1.1%	3.3%
	1996	92.3%	93.7%	89.7%	5.4%	5.1%	5.9%	2.3%	1.3%	4.4%
	2001	92.8%	94.2%	89.7%	5.1%	4.7%	6.0%	2.1%	1.1%	4.3%
	2006	93.7%	95.1%	90.1%	4.5%	4.1%	5.4%	1.8%	0.8%	4.5%
Manitoba	1991	91.0%	91.0%	91.1%	6.3%	6.9%	5.1%	2.7%	2.2%	3.8%
	1996	90.4%	90.4%	90.6%	6.5%	7.2%	5.0%	3.1%	2.4%	4.5%
	2001	90.2%	90.4%	89.7%	7.2%	7.7%	6.1%	2.7%	2.0%	4.3%
	2006	91.2%	91.9%	89.6%	6.0%	6.2%	5.7%	2.7%	1.9%	4.7%
Saskatchewan	1991	92.4%	92.7%	91.7%	4.0%	4.2%	3.6%	3.6%	3.1%	4.7%
	1996	92.0%	92.6%	90.6%	5.1%	5.2%	5.1%	2.9%	2.2%	4.3%
	2001	91.2%	91.3%	90.8%	6.0%	6.3%	5.3%	2.8%	2.3%	3.9%
	2006	91.1%	91.7%	89.6%	5.7%	5.6%	6.0%	3.1%	2.7%	4.4%

Appendix Table 4 Households with and without adequate housing, Canada, provinces, and territories, 1991-2006 **(continued)**

		Households in adequate housing			Households not in adequate housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Alberta	1991	92.6%	93.2%	91.6%	5.0%	4.9%	5.2%	2.4%	1.9%	3.2%
	1996	93.2%	94.0%	91.4%	5.0%	4.7%	5.6%	1.9%	1.3%	3.0%
	2001	92.9%	93.8%	90.7%	5.5%	5.1%	6.4%	1.7%	1.1%	2.9%
	2006	93.8%	94.8%	90.9%	4.6%	4.1%	6.2%	1.6%	1.1%	2.8%
British Columbia	1991	93.0%	93.9%	91.5%	4.7%	4.7%	4.8%	2.2%	1.4%	3.7%
	1996	92.8%	93.7%	91.1%	4.6%	4.5%	4.8%	2.6%	1.8%	4.2%
	2001	91.9%	92.5%	90.8%	5.6%	5.7%	5.4%	2.5%	1.8%	3.9%
	2006	93.0%	94.0%	90.6%	4.8%	4.6%	5.4%	2.1%	1.4%	4.0%
Yukon	1991	84.2%	85.2%	82.8%	8.9%	8.1%	10.3%	6.7%	6.6%	6.9%
	1996	86.0%	86.2%	85.9%	7.6%	7.7%	7.6%	6.3%	6.1%	6.5%
	2001	87.3%	87.0%	87.7%	8.0%	8.6%	6.6%	4.7%	4.3%	5.7%
	2006	86.5%	87.0%	85.5%	7.5%	8.3%	5.8%	6.0%	4.7%	8.7%
Northwest	1991	82.6%	81.8%	82.9%	7.4%	8.7%	6.8%	10.0%	9.5%	10.3%
Territories and	1996	84.2%	85.4%	83.5%	6.9%	8.6%	5.8%	8.9%	6.0%	10.7%
Nunavut combined*	2001	83.0%	82.9%	83.0%	7.3%	10.7%	4.8%	9.7%	6.4%	12.2%
	2006	81.7%	81.1%	82.1%	8.1%	11.7%	5.4%	10.3%	7.3%	12.4%
Northwest	1991	82.6%	81.8%	82.9%	7.4%	8.7%	6.8%	10.0%	9.5%	10.3%
Territories	1996	84.2%	85.4%	83.5%	6.9%	8.6%	5.8%	8.9%	6.0%	10.7%
	2001	84.1%	82.6%	85.8%	9.8%	11.9%	7.4%	6.1%	5.5%	6.9%
	2006	82.7%	81.0%	84.5%	9.8%	12.0%	7.2%	7.6%	7.0%	8.3%
Nunavut	1991	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	1996	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	2001	81.0%	84.2%	80.1%	3.1%	6.1%	2.2%	15.8%	9.9%	17.7%
	2006	79.9%	81.1%	79.6%	5.1%	10.3%	3.5%	15.0%	8.9%	16.8%

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided.

Source: CMHC (census-based housing indicators and data)

Appendix Table 5 Households with and without affordable housing, Canada, provinces, and territories, 1991-2006

		Households in affordable housing			Households not in affordable housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Canada	1991	80.0%	86.2%	69.2%	8.2%	9.1%	6.6%	11.8%	4.7%	24.1%
	1996	77.8%	85.8%	63.1%	8.2%	8.5%	7.8%	13.9%	5.7%	29.1%
	2001	79.8%	86.6%	66.2%	7.9%	7.8%	8.1%	12.3%	5.6%	25.7%
	2006	78.6%	84.8%	64.6%	10.0%	9.6%	10.9%	11.4%	5.5%	24.6%
Newfoundland and	1991	87.1%	91.6%	69.9%	3.2%	3.1%	3.4%	9.7%	5.3%	26.7%
Labrador	1996	84.6%	90.4%	63.4%	3.7%	3.5%	4.6%	11.7%	6.1%	32.0%
	2001	84.0%	89.8%	61.7%	4.3%	3.9%	5.8%	11.7%	6.2%	32.5%
	2006	83.6%	89.3%	61.2%	5.1%	4.6%	7.2%	11.3%	6.1%	31.6%
Prince Edward	1991	84.3%	90.6%	66.6%	4.4%	4.1%	5.5%	11.2%	5.3%	27.8%
Island	1996	82.3%	89.9%	62.3%	6.4%	4.9%	10.4%	11.4%	5.2%	27.3%
	2001	82.8%	89.8%	63.4%	5.7%	4.9%	8.1%	11.4%	5.3%	28.4%
	2006	81.2%	88.1%	61.4%	7.6%	6.1%	12.1%	11.1%	5.8%	26.5%
Nova Scotia	1991	82.6%	88.7%	67.3%	5.9%	5.8%	6.0%	11.5%	5.5%	26.7%
	1996	80.8%	89.1%	59.2%	6.2%	5.1%	9.0%	13.0%	5.8%	31.8%
	2001	81.2%	89.0%	60.6%	5.5%	4.7%	7.7%	13.3%	6.3%	31.8%
	2006	80.4%	88.2%	59.4%	8.7%	7.0%	13.1%	10.9%	4.8%	27.5%
New Brunswick	1991	84.6%	90.5%	66.9%	3.6%	3.5%	4.1%	11.8%	6.0%	29.0%
	1996	83.8%	90.2%	64.5%	4.8%	4.7%	5.1%	11.4%	5.1%	30.4%
	2001	84.1%	89.8%	66.3%	6.1%	5.3%	8.7%	9.8%	4.9%	25.0%
	2006	83.8%	89.5%	65.3%	7.3%	6.1%	11.0%	9.0%	4.4%	23.7%
Quebec	1991	78.9%	86.4%	69.1%	7.8%	9.2%	6.0%	13.4%	4.4%	24.9%
	1996	77.2%	86.5%	64.2%	7.7%	8.3%	6.8%	15.2%	5.2%	29.0%
	2001	80.9%	88.6%	69.7%	7.4%	7.4%	7.5%	11.7%	4.0%	22.7%
	2006	80.6%	88.3%	68.5%	9.6%	8.6%	11.1%	9.9%	3.1%	20.4%
Ontario	1991	79.2%	83.8%	70.9%	10.4%	11.8%	7.9%	10.4%	4.4%	21.3%
	1996	76.2%	83.8%	61.7%	9.4%	9.9%	8.5%	14.4%	6.3%	29.8%
	2001	78.6%	85.3%	63.7%	8.1%	8.2%	7.8%	13.4%	6.6%	28.5%
	2006	76.1%	82.1%	60.7%	10.8%	11.0%	10.1%	13.1%	6.9%	29.2%
Manitoba	1991	82.3%	89.4%	68.2%	5.9%	6.2%	5.3%	11.7%	4.3%	26.5%
	1996	82.8%	90.9%	65.5%	5.0%	4.7%	5.6%	12.2%	4.4%	28.9%
	2001	83.9%	90.8%	68.0%	6.5%	4.9%	10.2%	9.6%	4.2%	21.8%
	2006	84.0%	90.4%	68.4%	7.1%	5.1%	11.9%	8.9%	4.5%	19.7%
Saskatchewan	1991	84.1%	89.8%	71.6%	4.0%	4.2%	3.7%	11.9%	6.0%	24.8%
	1996	85.0%	91.9%	69.5%	4.5%	3.9%	5.7%	10.6%	4.2%	24.8%
	2001	83.8%	90.5%	67.0%	6.6%	5.1%	10.4%	9.6%	4.5%	22.6%
	2006	82.5%	89.0%	64.7%	8.0%	5.8%	14.0%	9.5%	5.2%	21.3%

Appendix Table 5 Households with and without affordable housing, Canada, provinces, and territories, 1991-2006 **(continued)**

		Households in affordable housing			Households not in affordable housing					
					Able to access acceptable housing			Unable to access acceptable housing—in core housing need		
		Total	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
Alberta	1991	81.5%	87.7%	70.5%	7.5%	8.0%	6.6%	11.1%	4.3%	22.8%
	1996	81.2%	87.3%	68.2%	8.8%	8.4%	9.5%	10.0%	4.2%	22.4%
	2001	81.9%	86.9%	69.5%	8.6%	8.4%	9.1%	9.5%	4.7%	21.3%
	2006	80.9%	85.7%	67.2%	10.1%	9.5%	11.8%	9.0%	4.8%	20.9%
British Columbia	1991	78.7%	87.1%	63.6%	7.4%	7.8%	6.9%	13.8%	5.2%	29.6%
	1996	75.2%	83.4%	59.1%	9.5%	9.8%	8.7%	15.3%	6.7%	32.2%
	2001	75.9%	82.4%	62.3%	10.2%	10.7%	9.0%	14.0%	6.9%	28.7%
	2006	75.4%	80.8%	62.3%	11.7%	12.1%	10.8%	12.9%	7.1%	26.9%
Yukon	1991	86.1%	88.2%	83.0%	4.7%	6.3%	2.4%	9.3%	5.5%	14.7%
	1996	82.7%	85.9%	77.0%	3.8%	4.6%	2.3%	13.5%	9.4%	20.7%
	2001	82.6%	87.4%	72.3%	5.8%	6.7%	3.8%	11.7%	6.0%	23.7%
	2006	84.4%	89.3%	74.2%	3.9%	4.9%	1.9%	11.7%	5.9%	23.9%
Northwest	1991	88.1%	86.1%	89.0%	3.5%	7.0%	1.9%	8.4%	6.9%	9.1%
Territories and	1996	89.5%	89.4%	89.6%	3.1%	5.0%	1.9%	7.4%	5.6%	8.5%
Nunavut combined*	2001	88.2%	88.3%	88.0%	2.7%	4.0%	1.7%	9.2%	7.7%	10.3%
	2006	89.6%	91.4%	88.2%	2.3%	2.6%	2.0%	8.2%	5.9%	9.8%
Northwest	1991	88.1%	86.1%	89.0%	3.5%	7.0%	1.9%	8.4%	6.9%	9.1%
Territories	1996	89.5%	89.4%	89.6%	3.1%	5.0%	1.9%	7.4%	5.6%	8.5%
	2001	86.5%	88.5%	84.1%	4.0%	4.9%	3.1%	9.5%	6.5%	12.8%
	2006	88.0%	92.0%	83.5%	3.3%	3.1%	3.6%	8.7%	5.0%	12.9%
Nunavut	1991	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	1996	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	2001	90.9%	87.4%	92.1%	0.4%	0.6%	0.4%	8.7%	12.3%	7.6%
	2006	92.3%	89.1%	93.2%	0.4%	0.9%	0.3%	7.3%	9.7%	6.5%

Figures may not add due to rounding.

* In 1999, Nunavut was established as a territory distinct from the Northwest Territories (N.W.T.). As a result, data are only available for Nunavut and the N.W.T. exclusive of Nunavut beginning with 2001. For comparative purposes, totals for the N.W.T. including Nunavut have been provided.

Source: CMHC (census-based housing indicators and data)

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